

What is claimed is:

1. A method of managing supply chain transactions between a business organization and its customers and suppliers comprising, in combination, the steps of:

establishing a standard data model which defines the content of data representing said transactions, said data model specifying the content of data describing individual financial payment transactions performed by said bank on behalf of said business organization and additional data specifying the nature of the underlying commercial transaction between said business organization and its customer or supplier which gives rise to each of said financial payment transactions,

establishing a database system for storing data that conforms to said standard data model, transmitting data to said database describing each given one of said financial payment transactions to be performed by said bank,

transmitting said additional data to said database specifying the nature of the underlying commercial transaction between said business organization and its customer or supplier which created the need for said given one of said financial payment transactions, and

in response to a request from said business organization, performing a selected one of a plurality of available data processing operations on the data in said database system.

2. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 1 wherein said data describing individual financial payment transactions includes an identification of a bank account of said business organization into which of from which a payment is to be made, the amount of the payment made, and the time said payment is made.

3. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 2 wherein said additional data specifying the nature of the underlying commercial transaction includes an identification of the customer or supplier with which the business organization deals and an identification of one or more documents relating to the commercial transaction.

4. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 3 wherein said documents include one or more members of the group comprising purchase orders, sales contracts, and invoices.

5. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 2 wherein said additional data specifying the nature of the underlying commercial transaction includes an information describing the manner in which goods or services are to be delivered.

6. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 5 wherein said information describing the manner in which goods or services are to be delivered includes information describing to one or more members of a group consisting of the shipping counterparties, shipping contracts, shipping invoices, and shipping dates.

7. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 1 wherein said step of transmitting data to said database describing each given one of said financial payment transactions is performed by a cash workflow procedure in which said business organization instructs its bank to make a payment.

8. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 7 wherein said cash workflow procedure in which said business organization instructs its bank to make a payment includes the transmission by said business organization to its bank of data which conforms to said data model and includes an identification of a bank account of said business organization into which or from which a payment is to be made, the amount of the payment made, and the time said payment is made.

9. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 8 wherein said additional data specifying the nature of the underlying commercial transaction includes an identification of the customer or supplier with

which the business organization deals and an identification of one or more documents relating to the commercial transaction.

10. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 7 wherein said available data processing operations on the data in said database system include accounts receivable and collections management functions.

11. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 10 wherein said available data processing operations on the data in said database system further include customer credit assessment functions.

12. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 11 wherein said available data processing operations on the data in said database system further include accounts payable management functions.

13. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 10 wherein said available data processing operations on the data in said database system further include accounts payable workflow functions in which said business organization instructs its bank to make payments to suppliers.

14. A method of managing supply chain transactions between a business organization and its customers and suppliers as set forth in claim 7 wherein said step of transmitting data to said database describing each given one of said financial payment transactions is further performed by an accounts payable workflow procedure in which said business organization instructs its bank to make payments to suppliers.

15. A method of providing data processing services from a bank to a client business organization engaged in commercial supply chain business transactions comprising, in combination, the steps of:

establishing a standard data model which defines the content of data representing said transactions, said data model specifying the content of data describing individual financial payment transactions performed by said bank on behalf of said client business organization and additional data specifying the nature of the underlying commercial transaction between said business organization and its customers or suppliers which gives rise to said financial payment transactions,

establishing a database system for storing data that conforms to said standard data model, employing said database to accept instruction data from said business organization to perform a given one of said financial payment transactions,

employing said database to accept said additional data specifying the nature of the underlying commercial transaction between said business organization and its customer or supplier associated with said financial payment transactions, and

in response to a request from said business organization, performing a selected one of a plurality of available data processing operations on the data in said database system.

16. A method of providing data processing services from a bank to a client business organization engaged in commercial supply chain business transactions as set forth in claim 15 wherein said instruction data includes an identification of a bank account of said business organization into which or from which a payment is to be made, the amount of the payment made, and the time said payment is made.

17. A method of providing data processing services from a bank to a client business organization engaged in commercial supply chain business transactions as set forth in claim 16 wherein said additional data specifying includes an identification of the customer or supplier with which the business organization deals and an identification of one or more documents relating to the commercial transaction.

18. A method of providing data processing services from a bank to a client business organization engaged in commercial supply chain business transactions as set forth in claim 15 wherein said available data processing operations on the data in said database system include accounts receivable and collections management functions.

19. A method of providing data processing services from a bank to a client business organization engaged in commercial supply chain business transactions as set forth in claim 18 wherein said available data processing operations on the data in said database system further include customer credit assessment functions.

20. A method of providing data processing services from a bank to a client business organization engaged in commercial supply chain business transactions as set forth in claim 15 wherein said step of accepting payment instruction data is performed by an accounts payable workflow procedure in which said business organization instructs its bank to make payments to suppliers.